

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
WINSTON-SALEM DIVISION
WINSTON-SALEM DIVISION

In re:

William Jonathan Penninger
Lisa Marie Penninger

Case No: B-10-52061

Debtors

BA's FIRST REQUEST FOR ADMISSIONS AND INTERROGATORY

The United States Bankruptcy Administrator hereby requests, pursuant to Bankruptcy Rules 9014, 7026, 7033 and 7036, that the Debtors, William Jonathan Penninger and Linda Marie Penninger ("Debtors"), admits that each of the following statements is true. If these Requests are directed to more than one Debtor, then clearly indicate if the Responses of each differ, and in what respect they are different.

ADMISSIONS REQUESTED

1. The Debtors filed a Chapter 7 bankruptcy petition on October 29, 2010

RESPONSE: Admitted

2. The liabilities listed on the Debtors' Schedules are primarily consumer debts as defined in 11 U.S.C. §101(8).

RESPONSE: Admitted

3. The Debtors' bankruptcy petition was not filed because of sudden illness, calamity, disability or unemployment.

RESPONSE: Admitted

4. The Debtors have not suffered any sudden illness, disability, calamity, or unemployment within the six months prior to the filing of the bankruptcy case.

RESPONSE: Admitted

5. The Debtors made purchases on credit or obtained cash advances or otherwise incurred debt in excess of his/her ability to pay for those purchases or to repay such advances or debt.

RESPONSE: Admitted

6. If the Debtors have denied Request for Admission No. 3 above, then the Debtors allowed someone else to obtain cash advances or to make purchases on credit, which the Debtors were obligated to repay, in excess of their ability to do so.

RESPONSE: N/A

7. The Debtors' proposed family budget is excessive or unreasonable.

RESPONSE: Denied

8. The Debtors' schedules and statement of current income and expenses do not reasonably and accurately reflect the Debtors' true financial condition.

RESPONSE: Denied

9. The Debtors have the ability to repay unsecured creditors at least 5 percent of their scheduled claims through a Chapter 13 plan.

RESPONSE: Denied

10. The Debtors are employed and have steady employment.

RESPONSE: Admitted as to male debtor; female debtor was unemployed and on short term disability from February 14, 2011 through April 28, 2011. Female debtor returned to work April 29, 2011.

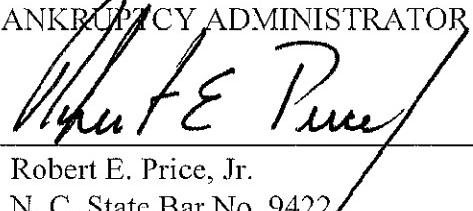
INTERROGATORY

12. If you denied, or failed to admit, any of the foregoing Requests for Admission, please state the basis for your denial or failure to admit.

RESPONSE: N/A

This the 14th day of April, 2011.

MICHAEL D. WEST, ESQ.
U.S. BANKRUPTCY ADMINISTRATOR

BY: 

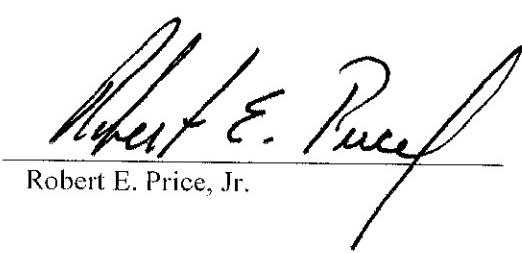
Robert E. Price, Jr.
N. C. State Bar No. 9422
P.O. Box 1828
Greensboro, NC 27402-1828
Telephone: (336) 358-4170

CERTIFICATE OF SERVICE

This is to certify that the foregoing document was served upon the following on the date set forth below by facsimile and by depositing a copy of the same in the United States mail, first class, postage prepaid, and addressed as follows:

Robert F. McLaughlin
122 N. Ellis St.
Salisbury, NC 28144

DATED: April 14, 2011


Robert E. Price, Jr.

NORTH CAROLINA
ROWAN COUNTY

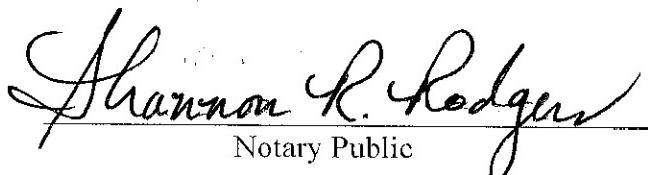
VERIFICATION

William Jonathan Penninger, being first duly sworn or affirmed, deposes and says that he is the Debtor in the foregoing matter and knows the content of the RESPONSES TO BA's FIRST REQUEST FOR ADMISSIONS, and that the same is true of he own knowledge, except as to those matters stated on information and belief, and as to those matters the Debtor also believes them to be true.

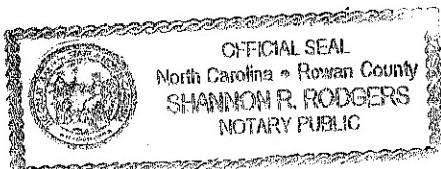
This the 2 day of May, 2011.


[Debtor's signature]

Subscribed and affirmed or sworn to before me,
on this 2nd day of May, 2011


Notary Public

My Commission Expires: 10-17-2015



NORTH CAROLINA

VERIFICATION

ROWAN COUNTY

Lisa Marie Penninger, being first duly sworn or affirmed, deposes and says that she is a Debtor in the foregoing matter and knows the content of the RESPONSES TO BA's FIRST SET OF INTERROGATORIES AND REQUEST FOR PRODUCTION OF DOCUMENTS and that the same is true of her own knowledge, except as to those matters stated on information and belief, and as to those matters the Debtor also believes them to be true.

This the 2 day of May, 2011

Lisa Penninger
[Debtor's signature]

Subscribed and affirmed or sworn to before me,
on this 2nd day of May, 2011

Shannon R. Rodgers
Notary Public

OFFICIAL SEAL
North Carolina • Rowan County
SHANNON R. RODGERS
NOTARY PUBLIC

My Commission Expires: 10-17-2015

CERTIFICATE OF SERVICE

This is to certify that the undersigned has on this date served the foregoing RESPONSES TO BA's FIRST REQUEST FOR ADMISSIONS in the above-referenced case upon the parties set forth below, by depositing the document in the United States mail, first class, postage prepaid, addressed as follows:

Robert E. Price, Jr.
P.O. Box 1828
Greensboro, NC 27402

This the 2nd day of May, 2011

Robert E. McPhail, Jr.
Attorney for the Debtor